

What is claimed is:

1. A method of customizing personal checks comprising the steps of:
 - selecting a stamp that is adapted to imprint an image that conveys a specific feeling, event, occasion, cause, holiday, or logo;
 - applying ink to said stamp; and
- 5 selectively applying said inked stamp to a personal check in a predetermined location, thereby creating an image on said personal check.
2. The method of Claim 1 further comprising the step of selectively coloring said image imprinted by said stamp.
3. The method of Claim 1, wherein said personal check includes a substantially blank portion that is adapted to receive said image.
4. The method of Claim 1, wherein said stamp is constructed predominately of rubber.
5. The method of Claim 1, wherein said ink is substantially fixed after said application to said personal check, such that the occurrence of said ink bleeding or running is reduced.

6. The method of Claim 1, wherein said image employed on said stamp indicates an event, such as a wedding, a graduation, or a birthday.
7. The method of Claim 1, wherein said ink is red, blue, green, or a combination thereof.
8. The method of Claim 2, wherein said coloring is performed with colored pencils, markers, or paints.
9. The method of Claim 1, wherein said image contains text.

10. A customized personal check comprising;
 - a generally rectangular piece of paper that is recognized as legal tender, which includes a substantially undisturbed area thereon that is adapted to receive an image; and
 - an image selectively affixed to said substantially undisturbed area of said paper.
11. The customized personal check of Claim 10, wherein said image is generated from an application device that has been in contact with ink.
12. The customized personal check of Claim 10, wherein a sticker or decal is selectively affixed to said generally rectangular piece of paper, and wherein said sticker or decal contains said image.
13. The customized personal check of Claim 10, wherein said image is affixed to said generally rectangular piece of paper by a user thereof.
14. The customized check of Claim 10, wherein said substantially undisturbed area is located adjacent to an address listing of said generally rectangular piece of paper that is recognized as legal tender.

15. A method of supplying consumers with personal checks that are adapted to be selectively altered to express and idea, mood, cause, or event comprising the steps of:

obtaining a user's information;

affixing said information to a plurality of blank personal checks; and

5 sending said plurality of checks to said consumer with articles adapted to produce an image in a predetermined location on said personal checks.

16. The method of Claim 15, wherein said information includes at least said user's name, address, account number, and routing number.

17. The method of Claim 15, wherein said articles included at least one of the following: at least one predetermined stamp design, an ink pad, and at least one colored pencil.

18. The method of Claim 15, wherein said articles included at least one predetermined sticker or decal design.

19. A system for selectively modifying personal checks comprising:
 - a personal check;
 - at least one of the following: an ink stamp, a sticker, or a decal, which is adapted to selectively transfer an image onto said personal check.
20. The system of Claim 19, further comprising:
 - at least one coloring instrument for selectively altering said image, wherein said coloring instrument is a colored pencil, a colored marker, or a colored pen.
21. The system of Claim 19, wherein said personal check includes a substantially blank area that is adapted to receive said image.
22. The system of Claim 19, wherein said image depicts an event, a holiday, a feeling, an emotion, a cause, or a logo.

23. A method of customizing personal checks comprising the steps of:
selecting a sticker or decal, which employs an image that conveys a specific feeling,
event, occasion, cause, holiday, or logo; and
selectively applying said sticker or decal to a personal check in a predetermined
5 location, thereby creating an image on said personal check.

24. The method of Claim 23, wherein said personal check includes a substantially
blank portion that is adapted to receive said sticker or decal.

25. The method of Claim 23, wherein said sticker or decal contains at least one
of the following: glitter, a glossy finish, or a hologram.

26. The method of Claim 23, wherein said image employed on said sticker or
decal indicates an event, such as a wedding, a graduation, or a birthday.

27. The method of Claim 23, wherein said image contains text.